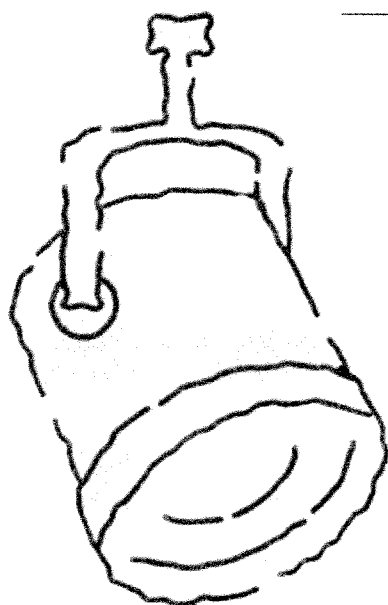


Hawaii Employer-Union Health Benefits Trust Fund

Effective July 1, 2003

(refer to reference guide on eutf website)

Reference Guide for Active Employees



New Plan Highlights

- ▶ PPO Plan with prescription drug coverage and chiropractic coverage.
- ▶ HMO Plan with prescription drug coverage and chiropractic coverage.
- ▶ Dental Plan with orthodontia benefits.
- ▶ Vision coverage.
- ▶ Increased life insurance benefits.
- ▶ For employees who also have coverage elsewhere, dual coverage plans are available for medical, drug, chiropractic, dental and vision benefits.
- ▶ Student coverage to age 24.